

Information to identify the case:

Debtor 1	<u>Albert Abreu</u>	Social Security number or ITIN	xxx-xx-5129
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Josephine S. Abreu</u>	Social Security number or ITIN	xxx-xx-1533
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-15504-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Albert Abreu

Josephine S. Abreu
aka Josephine P Abreu

6/4/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Albert Abreu
Josephine S. Abreu
DebtorsCase No. 15-15504-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 78

Date Rcvd: Jun 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2020.

db/jdb
515411063 +Albert Abreu, Josephine S. Abreu, 362 Central Ave, East Rutherford, NJ 07073-1330
515411080 +Bby/cbna, PO Box 30253, Salt Lake City, UT 84130-0253
515411072 +CBE Group, c/o Paragon Solutions, P.O. Box 2337, Waterloo, IA 50704-2337
515411075 +Capl/brad, Pob 978, Wood Dale, IL 60191-0978
515714393 +Capital One Bank Retail Card Services, P.O. Box 70884, Charlotte, NC 28272-0884
515656670 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, California 92806-5951
+Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5951
515411081 Celentano, Stadtmauer &, Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
515411087 +Citibank/Midland Funding/Forster, Garbus, 701 East 60th Street, Sioux Falls, SD 57104-0432
515411088 +City of Baton Rouge Parish of EBR, City of Baton Rouge EMS Dept, PO Box 62943, New Orleans, LA 70162-2943
515411101 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
515411102 +Goodyr/cbna/LTD Financial Services, Po Box 6497, Sioux Falls, SD 57117-6497
515411103 Hackensack University Medical Center, P.O. Box 48027, Newark, NJ 07101-4827
515411106 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
515564220 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515411112 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
515424356 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
515411113 +Nissan Motor Acceptance Corp, PO Box 660360, Dallas, TX 75266-0360
515411114 +Passaic Municipal Court/Penn Credit, 330 Passaic Street, Passaic, NJ 07055-5815
515411115 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
515411119 +Sprint/Enhanced Recovery Company, LLC, PO Box 1769, Newark, NJ 07101-1769
515411124 +The Bureaus Inc., 1717 Central Street, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 04 2020 23:34:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 04 2020 23:34:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515411060 +EDI: GMACFS.COM Jun 05 2020 03:08:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 130424, Roseville, MN 55113-0004
515532244 EDI: AIS.COM Jun 05 2020 03:08:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
515429115 EDI: AIS.COM Jun 05 2020 03:08:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515411064 EDI: BANKAMER.COM Jun 05 2020 03:08:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
515411061 +EDI: BANKAMER.COM Jun 05 2020 03:08:00 Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
515411062 +EDI: TSYS2.COM Jun 05 2020 03:08:00 Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
515411065 +EDI: BANKAMER.COM Jun 05 2020 03:08:00 Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
515473109 EDI: RECOVERYCORP.COM Jun 05 2020 03:08:00 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
517527102 +EDI: PRA.COM Jun 05 2020 03:08:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
515411066 E-mail/Text: bankruptcy@cavps.com Jun 04 2020 23:35:11 Calvary Portfolio Services, LLC, P.O. Box 1017, Hawthorne, NY 10532
515621454 +E-mail/Text: bncmail@w-legal.com Jun 04 2020 23:35:03 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515411091 EDI: CITICORP.COM Jun 05 2020 03:08:00 Exxmbcliti, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195
515411068 +EDI: CAPITALONE.COM Jun 05 2020 03:08:00 Cap One, Po Box 5253, Carol Stream, IL 60197-5253
515411067 +EDI: CAPITALONE.COM Jun 05 2020 03:08:00 Cap One, Po Box 30253, Salt Lake City, UT 84130-0253
515411069 +EDI: CAPITALONE.COM Jun 05 2020 03:08:00 Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
515411073 +EDI: CAPITALONE.COM Jun 05 2020 03:08:00 Capl/bstby, Po Box 5253, Carol Stream, IL 60197-5253
515411074 +EDI: CAPONEAUTO.COM Jun 05 2020 03:08:00 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
515411076 +EDI: CAPITALONE.COM Jun 05 2020 03:08:00 Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
515714393 +E-mail/Text: BKBCNMAIL@carringtonms.com Jun 04 2020 23:34:15 Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, California 92806-5951

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Date Rcvd: Jun 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515656670 +E-mail/Text: BKBCNMAIL@carringtonms.com Jun 04 2020 23:34:15
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A,
Anaheim, California 92806-5951

515599448 +EDI: BASSASSOC.COM Jun 05 2020 03:08:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083

515430951 +E-mail/Text: bankruptcy@cavps.com Jun 04 2020 23:35:11 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515411083 +EDI: CAUT.COM Jun 05 2020 03:08:00 Chase auto, Attn: National Bankruptcy Dept,
Po Box 29505, Phoenix, AZ 85038-9505

515411090 +E-mail/Text: bknotice@ercbpo.com Jun 04 2020 23:34:59 Enhanced Recovery Company, LLC,
8014 Bayberry Road, Jacksonville, FL 32256-7412

515411092 +EDI: AMINFOFP.COM Jun 05 2020 03:08:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145

515411093 +E-mail/Text: fggbanko@fgny.com Jun 04 2020 23:34:25 Forster, Garbus & Garbus Esq,
7 Banta Place, Hackensack, NJ 07601-5604

515411094 +EDI: RMSC.COM Jun 05 2020 03:08:00 GE Capital Retail Bank, PO Box 103104,
Roswell, GA 30076-9104

515411097 +EDI: RMSC.COM Jun 05 2020 03:08:00 GECRB/Care Credit, Attn: bankruptcy, Po Box 103104,
Roswell, GA 30076-9104

515411098 +EDI: RMSC.COM Jun 05 2020 03:08:00 GECRB/JC Penny, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104

515411099 +EDI: RMSC.COM Jun 05 2020 03:08:00 GECRB/PC Richard, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104

515411100 +EDI: RMSC.COM Jun 05 2020 03:08:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104

515526590 +E-mail/Text: collect@williamsalexander.com Jun 04 2020 23:34:41 General Vascular,
Surgical Associates, c/o Williams Alexander, PO Box 2148, Wayne, NJ 07474-2148

515411104 +EDI: HFC.COM Jun 05 2020 03:08:00 HSBC, P.O. BOX 81622, Salinas, CA 93912-1622

515411082 EDI: JPMORGANCHASE Jun 05 2020 03:08:00 Chase, Attn: Bankruptcy Dept, Po Box 15298,
Wilmington, DE 19850

515411084 EDI: JPMORGANCHASE Jun 05 2020 03:08:00 Chase Bp Prvt Lbl, Po Box 15298,
Wilmington, DE 19850

515411085 EDI: JPMORGANCHASE Jun 05 2020 03:08:00 Chase Card, 201 N. Walnut St//Del-1027,
Wilmington, DE 19801

515559365 EDI: JPMORGANCHASE Jun 05 2020 03:08:00 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032

515411117 EDI: JPMORGANCHASE Jun 05 2020 03:08:00 Providian/Chase, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850

515411105 +EDI: LTDFINANCIAL.COM Jun 05 2020 03:08:00 LTD Financial Sercices, LP,
7322 Southwest Freeway, Houston, TX 77074-2010

515411107 E-mail/Text: camanagement@mtb.com Jun 04 2020 23:34:43 M & T Bank, Attn: Bankruptcy,
1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221

515411108 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 04 2020 23:31:53 Merrick Bk,
Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001

515411109 +EDI: MID8.COM Jun 05 2020 03:08:00 Midland Funding, 8875 Aero Dr.,
San Diego, CA 92123-2255

515411116 EDI: PRA.COM Jun 05 2020 03:08:00 Portfolio Recovery, Attn.: Bankruptcy, PO Box 41067,
Norfolk, VA 23541

515648657 EDI: PRA.COM Jun 05 2020 03:08:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk VA 23541

515454370 +E-mail/Text: mward@premierecredit.com Jun 04 2020 23:35:20 Premiere Credit of North America,
for ARC Management Group LLC, P.O. Box 24850, Nashville, TN 37202-4850

515411118 +EDI: SEARS.COM Jun 05 2020 03:08:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

515411120 +EDI: RMSC.COM Jun 05 2020 03:08:00 Syncb, PO Box 965036, Orlando, FL 32896-5036

515411121 +EDI: RMSC.COM Jun 05 2020 03:08:00 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005

515411122 +EDI: RMSC.COM Jun 05 2020 03:08:00 Syncb/home Design Furn, C/o P.O. Box 965036,
Orlando, FL 32896-0001

515411123 +EDI: RMSC.COM Jun 05 2020 03:08:00 Syncb/home Design-hi-p, C/o P.O. Box 965036,
Orlando, FL 32896-0001

515411125 +EDI: VERIZONCOMB.COM Jun 05 2020 03:08:00 Verizon, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

515411126 +E-mail/Text: collect@williamsalexander.com Jun 04 2020 23:34:41 Waassociates, Po Box 2148,
Wayne, NJ 07474-2148

515411127 +EDI: BLUESTEM Jun 05 2020 03:08:00 WebBank-Pearl Card, 215 South State Street, Suite 800,
Salt Lake City, UT 84111-2339

515411128 +EDI: BLUESTEM Jun 05 2020 03:08:00 Webbnk/fhut, 6250 Ridgewood Road,
St Cloud, MN 56303-0820

515411129 +EDI: WFFC.COM Jun 05 2020 03:08:00 Wells Fargo Financial Nat'l Bk/Bobs Disc, Po Box 10438,
Des Moines, IA 50306-0438

515411130 EDI: WFFC.COM Jun 05 2020 03:08:00 Wellsfargo, 2740 N Decatur Road, Decatur, GA 30033

TOTAL: 58

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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Total Noticed: 78

Date Rcvd: Jun 04, 2020

515411070* +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
515411071* +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
515411077* +Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285,
Salt Lake City, UT 84130-0285
515411078* +Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285,
Salt Lake City, UT 84130-0285
515411079* +Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285,
Salt Lake City, UT 84130-0285
515411089* +City of Baton Rouge Parish of EBR, City of Baton Rouge EMS Dept, PO Box 62943,
New Orleans, LA 70162-2943
515411095* +GE Capital Retail Bank, PO Box 103104, Roswell, GA 30076-9104
515411096* +GE Capital Retail Bank, PO Box 103104, Roswell, GA 30076-9104
515411086* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, 201 N. Walnut St//Del-1027, Wilmington, DE 19801)
515411110* +Midland Funding, 8875 Aero Dr., San Diego, CA 92123-2255
515411111* +Midland Funding, 8875 Aero Dr., San Diego, CA 92123-2255
TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC
eholdren@hillwallack.com, jhanley@hillwallack.com; hwbknj@hillwallack.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Joint Debtor Josephine S. Abreu ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Albert Abreu ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Scott D. Sherman on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC
ssbankruptcy@minionsherman.com

TOTAL: 6